



OFFICE OF  
INSURANCE COMMISSIONER

In the Matter of )

No. G04-57

The Financial Examination of )  
**PROGRESSIVE NORTHWESTERN** )  
**INSURANCE COMPANY** )

FINDINGS, CONCLUSIONS,  
AND ORDER ADOPTING REPORT  
OF  
FINANCIAL EXAMINATION

A Domestic Insurer. \_\_\_\_\_

**BACKGROUND**

An examination of the financial condition of **PROGRESSIVE NORTHWESTERN INSURANCE COMPANY** (the Company) as of December 31, 2002, was conducted by examiners of the Washington State Office of the Insurance Commissioner (OIC). The Company holds a Washington certificate of authority as a stock insurer. This examination was conducted in compliance with the laws and regulations of the state of Washington and in accordance with the procedures promulgated by the National Association of Insurance Commissioners and the OIC.

The examination report with the findings, instructions, and comments and recommendations was transmitted to the Company for its comments on May 26, 2004.

The Commissioner or a designee has considered the report, the relevant portions of the examiners work papers, and submissions by the Company.

**FINDINGS**

Findings in Examination Report. The Commissioner adopts as findings the findings of the examiners as contained in pages 2 through 14 of the report.

**PROGRESSIVE NORTHWESTERN INSURANCE COMPANY**

Order Adopting Examination Report  
July 14, 2004

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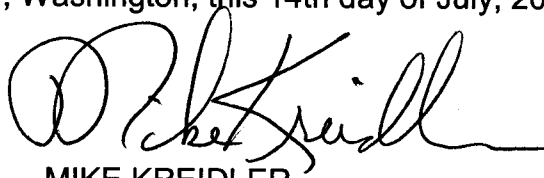
## CONCLUSIONS

It is appropriate and in accordance with law to adopt the attached examination report as the final report of the financial examination of **PROGRESSIVE NORTHWESTERN INSURANCE COMPANY**.

## ORDER

The examination report as filed, attached hereto as Exhibit A, and incorporated by reference, is hereby ADOPTED as the final examination report.

ENTERED at Tumwater, Washington, this 14th day of July, 2004.

A handwritten signature in black ink, appearing to read "Mike Kreidler", with a stylized, flowing script.

MIKE KREIDLER  
Insurance Commissioner